

## **POLICY SUMMARY**

Please read carefully and retain



**Commercial Insurance**



# Quotedesk Commercial Insurance

## Policy Summary

### WHAT IS A POLICY SUMMARY?

This document provides key information about the Commercial Insurance. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Commercial Insurance policy wording and its accompanying Schedule. We strongly advise You to review Your policy to make sure it meets the insurance cover requirements You requested.

Your policy has many terms and conditions, some of which may only be relevant in specific circumstances. These terms may be amended in individual cases depending on the nature of the risks being insured and the cover You have requested. Your policy schedule shows the changes to the policy wording that apply to Your cover and may also set out warranties to describe actions that You must take (or avoid) for Your cover to be valid.

If you would like a copy of the full policy wording or have any questions, please contact us or you can download from [www.quotedesk.co.uk](http://www.quotedesk.co.uk)

**Policy name:** Commercial Insurance

**Type of insurance:** Buildings and contents insurance, liability

**Underwritten by:** The International Insurance Company of Hannover Ltd.

### SIGNIFICANT FEATURES AND BENEFITS

The Commercial Insurance policy is specifically designed for Contractors, Hotels/Guesthouse/B&B, Office, Pubs/Bars/Social Club, Residential Property Owners, Restaurants/Cafes, Shopkeepers, Takeaways, Tradesman, Commercial Property Owners, Surgery.

#### Examples of Broader Cover (depending on the policy cover selected)

##### Key benefits can include:

- Public liability up to (£5,000,000) cover
- Product liability up to (£5,000,000) cover
- Employers' liability up to (£10,000,000) cover
- Rental Income
- Cancellation period of 14 days
- Business interruption cover
- Deterioration of stock
- Book debts
- All risks on specified items
- Glass
- Money and personal injury
- Goods in transit
- Loss of licence

### QUESTIONS AND COMPLAINTS

If you have a question or complaint, please contact us directly using the details below:

The Managing Director  
Quotedesk  
Suffolk House  
George Street  
Croydon CR0 1PE  
United Kingdom  
Tel: +44(0)845 073 7137

### BUILDINGS AND CONTENTS SECTIONS

See Section 1 of the policy booklet for details.

### BUILDINGS

#### Significant Features and Benefits

Cover is provided for an extensive list of perils such as fire, lightning, explosion, storm or flood, earthquake, theft, etc. – see policy booklet.

#### In addition cover is provided for:

Any permanent structure used for your business at the premises stated in the schedule including:

##### Under Buildings

- landlords' fixtures and fittings;
- walls, gates and fences,
- yards and car parks
- telephone, gas, water and electric installations, piping, ducting, cables, wires and associated control gear and accessories extending to the public mains which you are responsible to repair or reinstate.
- outbuildings, extensions, annexes and gangways;

##### Under Contents

- machinery, plant, fixtures fittings, utensils and all other contents relating to your business at the premises stated in the schedule.
- contents in outbuildings, extensions, annexes and gangways.
- in so far as they are not insured elsewhere your Employees', directors', visitors' and guests' pedal cycles and personal effects (except motor vehicles) for an amount not exceeding £250 for any one pedal cycle and £500 for all other personal effects of any one employee, director, visitor or guest.

### SIGNIFICANT LIMITATIONS

You will normally have to pay the initial policy excess for each claim. This policy excess applies to claims made on the buildings and contents section of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

### OPTIONAL ADDITIONAL COVERS

#### (depending on the policy cover selected)

The following additional cover can be purchased and it will be shown on your Quote Summary or Policy Schedule.

- Business Interruption - Prevention of access, Public supply undertaking, Property stored, Suppliers or customers.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

### SIGNIFICANT AND UNUSUAL EXCLUSION OR LIMITATIONS

No cover is provided for the deductible for each peril shown in the schedule. No cover is provided for inbuilt defect, wear and tear and defective workmanship. No cover is provided for frost. No cover is provided for damage caused by or consisting of theft or attempted theft, fraud or dishonesty where any person in your employment or service or any member of your family are concerned as principal or accessory.

Contents specifically excludes:

- Landlords' fixtures and fittings
- Stock
- Computers
- Electronic office equipment

**DURATION OF CONTRACT**

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

**YOUR INSURANCE QUOTATION**

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

Please note that this policy summary document does not contain the full terms and conditions of this contract. These can be found in the Commercial Insurance policy wording. If you would like a copy of the full policy wording, please contact us.

Quotedesk is authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

**ENDORSEMENTS**

Endorsements are variations or additions to the terms of the Policy. A full list of endorsements can be found in the Policy Wording. Please refer to your quotation or Policy Schedule to establish which endorsements apply.

The following examples of some endorsements only apply if shown on the Policy Schedule:

**CC907 – Flat Roof Maintenance Condition**

It is a condition precedent to liability in respect of Damage by storm, tempest and flood that any flat felted roof portion of the Premises shall have been inspected at least once every 2 years by a qualified builder or property surveyor and any defects brought to light by that inspection shall be repaired immediately.

**CC909 – Frying and Cooking Equipment Conditions**

It is a condition precedent to liability that;

- a) all frying and other cooking ranges, equipment, flues and exhaust ducting will be kept securely fixed and free from contact with combustible materials.
- b) all extraction hoods, canopies, filters and grease traps will be cleaned at least every 2 weeks.
- c) all extraction ducts will be cleaned regularly and maintained and checked at least once every 6 months by a specialist contractor.
- d) the record of such cleaning and servicing of the extraction ducts will be kept elsewhere other than at the Premises and will be made available for inspection at any time.
- e) frying equipment will be installed used and maintained in accordance with the manufacturer's instructions.
- f) multi purpose fire extinguishers and at least one fire retardant blanket which confirms to the relevant British Standard suitable for extinguishing oil and fat fires will be kept in close proximity to the working area of the range and maintained ready for use.
- g) frying ranges will not be left unattended whilst in use.
- h) all naked flames (other than pilot lights) and all electrical elements will be turned off at the close of the working day.

**CC916 – Pipe Lagging Condition**

It is a condition precedent to liability that either;

- a) there is a heating system linked to a frost-stat and a minimum temperature of 4°C is maintained between 31st October and 31st March or
- b) all pipes are adequately lagged.

**CC918 – Residential Tenants' Clause**

It is a condition precedent to liability that any Residential portion(s) of the Premises are not let or used by;

- a) local authorities or the department of social security
- b) students
- c) asylum seekers

**CC920 – Stillage Condition**

It is a condition precedent to liability that all Stock stored on the Premises is stored on racks, shelves or stillages not less than 15 centimetres (6 inches) above floor level.

**CC926 – Unoccupancy Conditions**

It is a condition precedent to liability that when any Building (or part thereof) are untenanted or Unoccupied;

- a) all gas, water and electricity mains supplies will be kept disconnected (except those supplies required to maintain automatic sprinkler installations, lighting or alarm systems which are to remain in operation for security or fire protection purposes)
- b) all water tanks, apparatus, pipes and heating other than those connected to automatic sprinkler system must be drained down
- c) all reasonable precautions are taken to ensure that the buildings are secure against entry by intruders including:-
  - i) securely locking and fastening all doors and windows
  - ii) any letter boxes being sealed
  - iii) setting all security and alarm protections in full operation and ensuring that the protections are in proper working order
- d) all waste refuse and other disused combustible materials will be cleared from the building and removed from the Premises at least once a week
- e) tanks containing fuel or other flammable liquids must be drained and purged within 7 days of the Buildings becoming Unoccupied
- f) the Buildings must be inspected at least once every 7 days by the Insured or the Insured's nominee in order to inspect the Premises both internally and externally and to carry out any work necessary to maintain the above security arrangements. A record will be kept of such inspections
- g) notice is to be given to Insurers when any untenanted or Unoccupied building (or part thereof) is again occupied

Insurers shall not be liable for any Damage or Injury arising out of or in connection with any works of alteration, demolition, refurbishment or renovation.

Perils as defined under Perils Definitions are hereby restricted to fire, lightning, aircraft and explosion only.

For the purposes of this condition Unoccupied means closed for Business or not occupied for its usual Business purposes, for any period of more than 30 (thirty) consecutive days.

# Quotedesk Commercial Insurance

## Terms of Business

### The Financial Services Authority

The Financial Services Authority (FSA) is an independent watchdog that regulates financial services. It requires us to give you this document. Please use the information below to confirm that the service we are offering is right for you.

### Whose Products do we offer?

We only offer household buildings and contents products on behalf of The International Insurance Company of Hannover Ltd.

### Which Services do we provide you with?

We do not specifically recommend products, however, we will ask you questions to determine that the product we are offering is applicable for your circumstances. You can then choose whether you wish to proceed.

### What will you have to pay for our services?

For our services in providing this product we charge an annual administration fee of up to £50

The £50 charge is for the provision of our services including all policy documentation, claims handling and renewal invitation.

### No additional charges are made throughout the year for any of the following:

- for collection of premium by any credit card
- for collection of premium by any debit card
- for any adjustments to policy details
- for any additional documentation
- for early cancellation of the policy

A 14 day cancellation period is applicable to this policy from the day after receipt of the documentation.

### Returned Premiums

These can arise after an insurance risk is reduced or the policy is cancelled.

If a policy is cancelled, any premium refund will be subject to the deduction of the administration fee as above. We will not issue a return premium fee if it is less than £10.

### Who Regulates Us?

Quotedesk is a trading name of Blenheim Park Limited which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 311572.

Quotedesk's Commercial Insurance policies are underwritten by The International Insurance Company of Hannover Ltd who are authorised and regulated by the Financial Services Authority.

Our permitted business is to provide an underwriting service, arrange your insurance cover to meet your requirements and help you with ongoing changes you have to make to your policy.

You can check this on the FSA's Register by visiting the FSA's web site [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)  
Tel: 0845 606 1234

### What to do if you have a Complaint

If you wish to register a complaint, please contact us in writing at:

Managing Director  
Quotedesk  
Suffolk House  
George Street  
Croydon  
Surrey CR0 1PE

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS).

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered 90% of the claim, without any upper limit.

For compulsory classes of insurance, advising and arranging is covered for 100% of any claim, without upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

### Your Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out your insurance policy, throughout the life of the policy and when you renew it.

It is important you ensure that all statements you make in a telephone application or on a web-based proposal form, claim form or other documentation are full and accurate.

Please note that if you fail to disclose any material information, or change of circumstances, to your insurers this could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

We strongly recommend that the information provided is checked thoroughly prior to submission and that you keep a record of all correspondence supplied in relation to the arrangement of your insurance cover.

### Settlement Terms

We will be responsible for requesting payment for all new and renewal premiums and mid-term alterations as soon as practicable but prior to inception or renewal of your policy.

We will hold premiums as agent of the insurer and remit premiums to insurers in accordance with the agreed terms of trade.

You will be responsible for paying promptly all of our payment requests for premiums, to enable us to make the necessary payments to insurers.

For the avoidance of doubt, we have no obligation to fund any premiums on your behalf, and have no responsibility for any loss which you may suffer as a result of insurers cancelling the policy or taking any other prejudicial steps as a result of the late payment of such sums if such delay is attributable to you.

In certain circumstances insurers may impose a specific Premium Payment Term whereby they require payment of premium by a certain date. We must stress that breach of that term will entitle insurers to void the policy from inception of cover. You agree that the settlement of premiums in good time is your responsibility.

We normally accept payment by selected credit cards, debit cards or monthly instalments from bank accounts (full details are available upon request).

### Policy Termination

Your policy may be terminated at any time, and for any reason, either by:-

- you giving notice in writing, or
- ourselves, giving at least 30 days' notice in writing to your last known address

In the event of terminating an insurance policy,

any return premium will be calculated subject to any claims payments during the policy year and administration fees as set out above.

Policy Cancellation – your right to cancel following the inception of the contract.

You have a legal right to cancel your policy, for any reason, subject to no claims having occurred, after receiving this information following the inception of the contract.

The cancellation period is 14 days from the day after you receive this information, following the inception of the contract.

If a policy is cancelled outside this period, any premium refund may be subject to the deduction of the administration fee with a pro rata amount being charged for the time that the property was on risk. You will need to provide us with a written request to cancel before the expiry of the 30 days to the following address:

Quotedesk  
Suffolk House  
George Street  
Croydon  
Surrey CR0 1PE

### Governing Law

In respect of policies issued in England and Wales, these Terms and Conditions of Trading will be governed by, and construed in accordance with, the Laws of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales. In respect of policies issued in Scotland, these Terms and Conditions of Trading will be governed by, and construed in accordance with the Laws of Scotland and the parties submit to the exclusive jurisdiction of the courts of Scotland.

### Language Used

The English language will be used for all communications, the contractual terms and conditions, and any information, we are required to supply to you, before and during the duration of the contract unless you are habitually resident in another EEA state and require the policy documentation in that EEA state official language.

### Confidentiality and Data Protection

All personal information held by us in relation to you will be treated with the utmost confidence and, where appropriate, in accordance with data protection legislation, including the Data Protection Act 1998.

You confirm that we may use and disclose information that we have about you in the normal course of arranging and administering your insurance.

We shall assume the personal and sensitive data we hold about you is correct, unless we are notified of any changes, and it will be used to provide quotations when policies fall due for renewal.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and/or recorded.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass to them details of your payment record with us.

### Your Policy

Should you mislay your policy booklet a replacement will be issued upon request.